

Fill in this information to identify the case:

Debtor 1	JOSEPH M PANIGALL		
Debtor 2 (Spouse, if filing)	SHEILA A PANIGALL		
United States Bankruptcy Court for the:	WESTERN	District of	PA
Case number	18-24599		

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to identify the debtor's account:

2 6 5 6

Date of payment change:

Must be at least 21 days after date of this notice

02 / 20 / 19

New total payment:

\$ 1564.07

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: number of days in the month changes amount due

Current mortgage payment: \$ 1549.73

New mortgage payment: \$ 1564.07

Debtor 1 **JOSEPH M PANIGALL**  
First Name Middle Name Last Name

Case number (if known) **18-24599**

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Michele Green Date 01, 28, 2019  
Signature

Print: Michele Green Title Bankruptcy Administrator  
First Name Middle Name Last Name

Company Santander Bank, N.A.

Address 450 Penn Street  
Number Street  
Reading PA 19602  
City State ZIP Code

Contact phone (610) 401-9399 Email DeftBkr@santander.us

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re:

Joseph M. Panigall

Sheila A. Panigall

Debtor

Chapter 13

Case No. 18-24599

Honorable Carlota M. Bohm

CERTIFICATE OF SERVICE

I, Michele Green of Santander Bank, N.A., do hereby certify that on January 28, 2019, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 28<sup>th</sup> day of January, 2019.



Michele Green

Santander Bank, N.A.

Bankruptcy Administrator

450 Penn Street

Reading, PA 19602

(610) 401-9399

Email: [DeftBkr@santander.us](mailto:DeftBkr@santander.us)

VIA US MAIL

JOSEPH M PANIGALL

SHEILA A PANIGALL

518 SALISBURY DR

GREENSBURG PA 15601 -6039

VIA ECF

RONDA J WINNECOUR

600 GRANT ST STE 3250

PITTSBURGH, PA 15219 -2719

ABAGALE E STEIDL

[ASTEIDL@STEIDL-STEINBERG.COM](mailto:ASTEIDL@STEIDL-STEINBERG.COM)

STATEMENT OF ACCOUNT

JOSEPH PANIGALL  
SHEILA A PANIGALL  
518 SALISBURY DR  
GREENSBURG, PA 15601-6039

Account Number: [REDACTED]  
Statement Period From: 12/24/2018  
Statement Period Through: 01/23/2019  
Days in Statement Period: 31  
Current Balance: 105,312.31  
Credit Line Amount: 0.00  
Available Credit: 0.00

Minimum Payment: 21,490.66  
Payment Due Date: 02/20/2019

IMPORTANT MESSAGES

Principal Due	\$1,119.54	Beginning Balance	\$104,839.88
INTEREST CHARGE Due	\$444.43	Advances	\$0.00
Past Due Amount	\$18,470.89	Payments Received	\$0.00
Late Charges Due	\$960.00	INTEREST CHARGE	444.43
Fees Due	\$495.76	Fees	28.00
Total Minimum Payment Due	\$21,490.66	Ending Balance	\$105,312.31
		Unapplied Credit Balance	14.00

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	12/24/2018	Periodic INTEREST CHARGE	\$444.43
Periodic Rate Through	01/23/2019	ANNUAL PERCENTAGE RATE	5.2500
Payment Amount	1,564.07		
Daily Periodic Rate*	.0001438256	Ending Principal	\$99,672.16
Balance Subject to Interest Rate	\$99,672.16		

\* The daily periodic rate may vary

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	12/24/2018	BEGINNING PRINCIPAL		\$9,672.16
	01/23/2019	ENDING PRINCIPAL		\$9,672.16
***** FEES *****				
01/22/2019	01/22/2019	INSPECTION FEE	14.00	
01/23/2019	01/23/2019	INSPECTION FEE	14.00	
		TOTAL FEES THIS PERIOD	28.00	
***** INTEREST CHARGED *****				
		TOTAL INTEREST THIS PERIOD	444.43	
***** 2019 TOTALS YEAR-TO-DATE *****				
		TOTAL FEES CHARGED	28.00	
		TOTAL INTEREST CHARGED	444.43	

Please return this portion with your check

Account Number	Due Date	Payment Due	Amount Enclosed
[REDACTED]	02/20/2019	21,490.66	

JOSEPH PANIGALL  
SHEILA A PANIGALL  
518 SALISBURY DR  
GREENSBURG, PA 15601-6039

Make Check Payable To:

SANTANDER BANK, N.A.  
P.O. BOX 16255  
READING, PA 19612-6255